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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/810,313
	Filing Date	March 15, 2001
	First Named Inventor	Akli Adjaoute
	Art Unit	2135
	Examiner Name	Linh Son
Total Number of Pages in This Submission	Attorney Docket Number	IMN-002

ENCLOSURES (Check all that apply)		
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Firm or Individual name	G. Victor Treyz
Signature	<i>G. Victor Treyz</i>
Date	4/7/06

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IMN-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Akli Adjaoute
Application No. : 09/810,313
Filed : March 15, 2001
For : SYSTEMS AND METHODS FOR DYNAMIC DETECTION
AND PREVENTION OF ELECTRONIC FRAUD
Group Art Unit : 2135
Confirmation No. : 9086
Examiner : Linh Son
Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION

Sir:

This Reply is in response to the March 24, 2006 Office Action for this patent application. Amendments to the claims are reflected in the listing of claims which begins on page 2. Remarks begin on page 8.